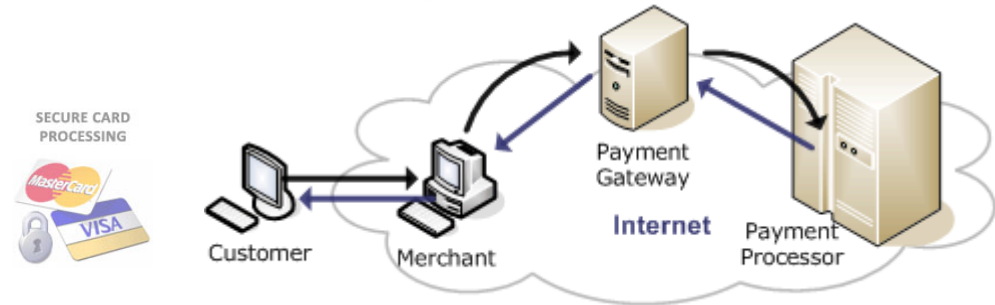


Rent Centric Credit Card Processor List



Rent Centric offers numerous credit card processing companies for you to choose from for your rental business from well known payment gateways globally. You can contact these processors and obtain an internet merchant account and start processing credit cards online. For more information please refer to FAQ section below.

The current list of supported payment gateways include

3DSI EC-Linx	www.3dsi.com
ACH Payments	www.ach-payments.com
Authorize.Net	www.authorize.net
Bank Of America	www.bankofamerica.com
BeanStream	www.beanstream.com
Central Coast Processing	www.centralcoastprocessing.com
Chase Merchant Services	www.chase.com
Concord EFSNET	www.concordefsn.net
CyberCash	www.cybercash.net
Cyber Source	www.cybersource.com
DPI Link	www.dpicorp.com
ECHOnline	www.echo-inc.com
ECX QuickCommerce	www.ecx.com
eProcessing	www.eProcessingNetwork.com
eWay	www.eway.com.au
Fast Transact	www.fasttransact.com
FirstData / Cardservice Int.	www.firstdata.com
goMerchant	www.gomerchant.com
GoRealTime (Full-pass)	www.gorealtime.com
Innovative Gateway	www.innovativegateway.com
Intellipay ExpertLink	www.intellipay.com
Iongate	www.iongate.com
iTransact RediCharge HTML	www.itransact.com
LinkPoint	www.linkpoint.com
Merchant Anywhere	www.merchantanywhere.com
Merchant Partners	www.merchantpartners.com

Moneris	www.moneris.com
MPCS Weblink	www.merchantcommerce.net
NetBilling	www.netbilling.com
Network Merchants	www.networkmerchants.com
NexCommerce	www.thompsonmerchant.com
NOVA's My Virtual Merchant	www.myvirtualmerchant.com
NOVA's Viaklix	www.viaklix.com
OGONE	www.ogone.be
Optimal Payments	www.optimalpayments.com
PayFlow Link	www.paypal.com
PayFlow Pro	www.paypal.com
PayFuse - First National MS	www.firstnationalmerchants.com
Paygea	www.paygea.com
PayJunction Trinity	www.payjunction.com
Paymentech - Orbital	www.paymentech.com
Payment Express	www.paymentexpress.com
Payments Gateway	www.paymentsgateway.com
Payready Link	www.payready.net
PayStream	www.paystream.com.au
Planet Payment	www.planetpayment.com
Plug 'n Pay	www.plugnpay.com
PRIGate	www.paymentresource.com
Protx	www.protx.com
PSIGate	www.psigate.com
RTWare WebLink	www.rtware.net
SECPay	www.secpay.com
SecurePay	www.securepay.com
Shift4	www.shift4.com
SkipJack	www.skipjack.com
Sterling	www.sterlingpayment.com
SurePay / YourPay	www.surepay.com
TransFirst eLink	www.transfirst.com
TrustCommerce	www.trustcommerce.com
USA ePay	www.usaepay.com
uSight	gateway.usight.com
Verifi	www.verifi.com
Verisign PayFlow Pro	www.verisign.com
WorldPay Select Junior	www.worldpay.com
Invisible	www.worldpay.com
YourPay	www.yourpay.com

FAQ:

Q: Where do Rent Centric software fit in?

We provide integration that govern the communication between a merchant(you) and the gateway(processor). As a merchant, you need only provide a means for your customers to submit their credit card information to you and you can use our software to handle the authorization, processing, and settlement.

Q: What is a payment gateway?

A gateway is a value added service provider that will, in exchange for fee (usually a percentage of your sales, and a number of associated fees), accept and process credit card transactions from you. Payment Gateways generally provide additional services beyond payment processing such as transaction logging, automatic settlement, and reporting as well as additional security and fraud prevention.

Q: What is a payment processor?

A payment processor is a service company that performs charges and settlements for credit card transactions. Every credit card transaction eventually goes through a payment processor.

Q: What is a merchant account?

A merchant account is simply a bank account that is setup for a merchant. The big difference between a merchant account and a regular bank account is that a merchant account provides support for one or more processors to deposit funds from credit card transactions made through them.

Q: How do I get a merchant account?

New to credit card processing and need a merchant account? Do you want to save money on credit card transaction fees? Rent Centric does not provide merchant account services directly, however you can contact any of the payment gateways and obtain a merchant account.

Q: What do I have to do to go through a payment processor?

You simply need to make sure that you have a merchant account that is compatible with that processor. You can check with the bank that issues your merchant account about what processors are supported, but generally you are going to find that most merchant accounts support the vital processor.

Q: What happens during a typical Internet Credit Card transaction?

Typically, a transaction will take place in two phases, a charge and a settlement. In the first phase a charge is made and money for the transaction is set aside from the cardholders account. In the second phase, that money is transferred from the cardholder to the merchant. In general, the first transaction takes place as soon as the card is submitted, allowing the merchant

to quickly secure the funds for the transaction. The second phase takes place later, and is usually done in batches at the end of the business day. Settlements are done in batches because some processors limit the number of settlements that you can do during a certain period, and because it's easier and more economical to void a transaction before funds are transferred, than to credit a cardholder account after the fact. If you have ever checked your bank statement to find that there is a separate total for what you have and what is available, this means that a charge has been placed on your account that has not been settled yet.

A customer provides their credit card information to a merchant. Credit card information can be submitted in a number of ways, i.e. their card is swiped through a terminal, they present their card information over the phone, or they type their card information to a website. Depending on how the customer submits their information to the merchant, they can send additional information to the merchant to indicate the type of transaction (i.e., if their card was present, additional data will be read from the card and submitted to the merchant to prove that).

A merchant submits the credit card information to either a processor for approval or to a payment gateway. If the merchant submits their information to a gateway, then the gateway will in turn submit the cardholders information to a processor for approval.

The processor runs a check on the card, and will respond with an approval or rejection for the transaction to the merchant or the gateway (who will pass that information back to the merchant). The amount of funds requested will be held on the cardholders account, but will not be transferred out yet.

The merchant notifies the customer of the success or failure of the transaction. If the transaction is successful, then the merchant will ship products/provide services to the customer.

At a later time, usually at the end of the day or week, the merchant (or if the merchant is using a gateway, then the merchant's gateway) will settle the transactions it has performed that day. By communicating again with the processor, the funds that were charged earlier are then transferred for the cardholders accounts to the merchants account.

Q: What are different credit card transaction, card being present or not present?

Most credit card transactions can be broken down into two types: e-commerce transactions and card present transactions. The fees associated with credit card transactions are dependant on the type of transaction, so it is important to note the differences between the two.

An e-commerce transaction or a mail-order-telephone-order (MOTO) transaction is a transaction where the credit card is not present. These transactions are usually either online transactions or phone transactions where the credit card number, expiration date and billing information are taken from the customer. Because transactions where the credit card is not physically present are more prone to fraud or theft, the fees associated with these types of transactions are typically higher than when the credit card is present for verification to allow for the costs associated with chargeback fraud.

A card present transaction is one where the credit card being charged is physically present and swiped through a terminal. These are referred to as POS (Point Of Sale) transactions. The credit card number, expiration date, and any additional data are read from the magnetic stripe on the back of the credit card. Because of the added security provided by a card present transaction, the fees associated with each transaction are typically lower.